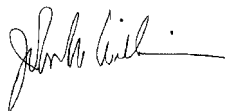


UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

Notice PM-2335**For:** FFAS Employees**2002 Federal Employees Health Benefits (FEHB) Open Season****Approved by:** Deputy Administrator, Management**1 Overview****A****Purpose**

This notice announces and provides guidance about the 2002 FEHB open season.

The 2002 FEHB open season will be held from November 11, 2002, through December 9, 2002, for eligible employees.

B**National Office
Contacts**

National Office employees shall use the following table for additional information.

IF employee needs to...	THEN contact...
<ul style="list-style-type: none">• obtain SF-2809• obtain a plan brochure	<ul style="list-style-type: none">• OPM website at www.opm.gov/insurehealth• HRD, Domestic Operations Branch (DOB), Services Group at either:<ul style="list-style-type: none">• 202-418-9135• 202-418-9136• Room 6957-South. <p>Note: Hard copy brochures are not currently available. Headquarters employees will be notified by e-mail once brochures are received.</p>
verify enrollment	HRD, DOB, Services Group at 202-418-9135 or 202-418-9136.
receive policy information	HRD, Performance Management Benefits and Awards Branch (PMBAB) at 202-418-9039 or 202-418-9021, or TDD 202-418-91116.

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Disposal Date

February 1, 2003

Distribution

All FAS, FSA, and RMA employees; State
Offices relay to County Offices

1 Overview (Continued)

C

Field Office Contacts

Field Office employees use the following table for additional information.

IF employee is located in...	THEN contact...
<ul style="list-style-type: none"> KCAO KCCO KCFO KC-ITSDO KC-ITSTO Research and Development Division, RMA 	KCAO, HRD, Processing Section at 816-926-6225 or TDD 816-926-7440.
<ul style="list-style-type: none"> FAS overseas employees RMA Regional Offices and Compliance Field Offices 	HRD, PMBAB at any of the following: <ul style="list-style-type: none"> Susan Brown at 202-418-9039 Darla Hensley at 202-418-9021 TDD 202-418-9116.
State and County Office	State Office, Administrative Division.
APFO	KCAO, HRD.

FFAS employees (excluding overseas employees), may access Employee Express by touch tone telephone or the internet to make open season changes involving FEHB coverage. Transactions are made by the employee using their personal identification number (pin).

Access Employee Express using either of the following methods:

- by touch tone telephone at:
 - 912-757-3086 during work hours
 - 1-800-827-6291 after work hours
- on the internet at www.employeeexpress.gov/.

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1 Overview (Continued)

E

OMB

Notification

Information provided by enrolling in the FEHB program may also be used for computer matching with Federal, State, or local agencies' files to determine whether employee qualifies for benefits, payments, or eligibility in the FEHB program, Medicare, or other Government benefit programs.

2 Eligibility and Effective Dates

A

Actions During Open Season

Eligible employees may take the following actions during FEHB open season:

- unregistered employees may enroll
- enrollee may do any of the following:
 - change from 1 plan or option to another
 - change from self only to self and family
 - elect and waive FEHB-Premium Conversion

Note: Refer to Notice PM-2201 for more information on FEHB-Premium Conversion.

- cancel enrollment
 - change from family to self only
 - make any combination of these change.
-

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2 Eligibility and Effective Dates (Continued)

B

Temporary Continuation of Coverage (TCC)

Employees who leave Federal employment may be eligible for TCC, unless they are separated for gross misconduct.

TCC is available for up to 18 months for separated employees, and up to 36 months for dependents who lose eligibility as a family member under the employee's enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22.

TCC enrollees must pay the total plan premium, without a government contribution, plus a 2 percent charge for administrative expenses. There are specific timeframes in which the employees or their dependent must enroll in TCC. For additional information, contact your employing office.

D

Effective Dates of Enrollments and Changes

Use the following table for additional information.

IF there is a...	THEN the effective date is...
premium rate change	January 12, 2003.
a change in enrollment	
a new enrollment	January 12, 2003, if the employee is in a pay status for any part of the previous pay period. Otherwise, enrollment will become effective in the pay period after the first pay period in a pay status.

3 2003 FEHB Guide and Individual Plan Brochures

A

Guide to FEHB Plans for Federal Civilian Employees

A 2003 FEHB Guide provides features of each plan, including the enrollee's share of the bi-weekly premium rates, will be available for employees to review through their employing office. The 2003 FEHB Guide can also be accessed on the internet at www.opm.gov/insure.

The 2003 FEHB Guide will be issued as follows:

- RI-70-1 for nontemporary employees
 - RI-70-8 for temporary employees
 - RI-70-10 for visually impaired employees.
-

Continued on the next page

3 2003 FEHB Guide and Individual Plan Brochures (Continued)

B

Supervisor Action

Supervisors shall provide RI-70-1 or RI-70-8 to employees who are away from the work site in a nonpay or nonduty status.

C

Individual Plan Brochures

After examining the 2003 FEHB Guide, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Because of the limited quantity of plan brochures received, employees who want to review a specific plan brochure should do either of the following:

- obtain brochures on the internet at **www.opm.gov/insure/health**
- contact their employing office to obtain a copy of the plan brochure if unable to obtain a plan brochure on the internet.

Notes: Employees:

- currently enrolled in a health plan will receive a 2003 benefit plan brochure directly from their health plan
 - who elect a new health insurance plan will receive a personal copy from the new insurance carrier.
-

D

OPM Web Site

The 2003 FEHB Guide (RI-70-1) and all health plan brochures are available on OPM's website at **www.opm.gov/insure/health**. The 2003 FEHB Guide and each brochure are available for downloading and printing.

4 Employee Action

A

Action Required by Employees

Employees must take the following action.

Step	Action
1	<p>Immediately review Exhibit 1 and determine whether to take any further action that will require completing SF-2809 this open season.</p> <p>Note: Exhibit 1 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them. Employees should review Exhibit 1 to determine if they need to make a health benefits election or change this open season.</p>
2	<p>Access Employee Express through the internet at www.employeeexpress and process enrollment/change or obtain SF-2809 from the employing office to make any open season election or change.</p> <p>Complete and return SF-2809 to the employing office before COB on December 9, 2002.</p>

B

Enrollees Who Continue Their Current Enrollment

Employees who wish to continue their current enrollment **should take no action during this open season.** However, enrollees must enroll in a different plan to continue FEHB coverage 2003, if their plan:

- will not be participating in the FEHB program after December 31, 2002.
- dropped an enrollment area having a separate enrollment code.

Note: See Exhibit 1 for a list of plans and codes with significant changes or that are terminating.

C

Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, the employee must have been continuously enrolled, or covered as a family member, under the FEHB program for 1 of the following:

- the 5 years of service immediately preceding retirement
 - since first opportunity to enroll
 - during all service in which eligible to be enrolled.
-

2003 FEHB Significant Plan Changes

SECTION 1			
PLANS DROPPING OUT OF FEHB			
Employees in these plans who do not change health plans during open season will not have health benefits for 2003.			
State	Plan	Code	
CA	Western Health Advantage	5Z	
CO	Rocky Mountain HMO	XJ	
CT	Health Net of Connecticut	DP	
IA	SecureCare of Iowa	3Q	
IN	Welborn HMO	H3	
NY	Univera Healthcare	QE	
NY	Univera Healthcare	SH	
NY	Health Net of New York	PD	
PA	KeystoneBlue	EF	
TX	HMO Blue Texas	YX	
VA	Healthkeepers	X8	
WI	Unity Health Plans	W4	
SECTION 2			
PLANS REDUCING THEIR SERVICE AREAS BY TERMINATING AN ENROLLMENT CODE			
Enrollees in these enrollment codes who do not change health plans during open season will not have health benefits for 2003.			
State	Plan	Code	
IN	Aetna Health	7L	
KY	Aetna Health	7L	
NV	Aetna Health	8L	
NY	Aetna Health	TG	
PA	Health Net of PA	27	
SECTION 3			
PLANS REDUCING THEIR SERVICE AREAS WITHOUT TERMINATING AN ENROLLMENT CODE			
Enrollees in the area being dropped who do not change health plans during open season will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2003.			
State	Plan	Code	Counties Dropped
AZ	Health Net of Arizona	A7	Cococino
CA	Aetna Health	2X	San Diego
CA	Health Net	LB	Amador, Colusa, Glenn, Lassen, Mariposa, Mendocino, Plumas, Sierra, Tehama
CA	PacificCare	CY	Imperial County, City of Blythe (Riverside County)
FL	AvMed	EM	Gainesville area: Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Levy, Marion, Putnam, Suwannee, Union; Jacksonville area: Baker, Clay, Duval, Nassau, St. Johns; Orlando area: Orange, Osceola, Seminole; Tampa area: Lee, Sarasota

Continued on the next page

2003 FEHB Significant Plan Changes (Continued)

MO	BlueChoice	9G	Adair, Linn, Putnam, Schuyler, Sullivan, Butler, Carter, Ripley, Wayne
IL	PersonalCare HMO	GE	Edgar, Macon, Montgomery, Morgan
IN	Advantage Health Plan	6Y	Adams, Allen, DeKalb, Gibson, Huntington, Kosciusko, LaGrange, Noble, Porter, Posey, Vanderburgh, Warrick, Wells, Whitley
KY	Aetna Health	RD	Entire state
MI	The Wellness Plan	K3	St. Clair, Shiawassee
MI	OmniCare	KA	Monroe
NV	Health Plan of Nevada	NM	Lyon, Mineral, and Washoe
OH	Advantage Health Plan	6Y	Defiance
OK	PacifiCare	2N	Logan
OH	Aetna Health	7D	Allen, Crawford, Erie, Hancock, Hardin, Henry, Lucas, Ottawa, Putnam, Sandusky, Seneca, and portions of Auglaize, Fulton, Huron, Wood
TX	HMO Blue Texas	YM	Arkansas, Ataskosa, Bastrop, Bee, Bell, Bexar, Blanco, Bosque, Brazos, Brooks, Burleson, Burnet, Caldwell, Cameron, Comal, Fayette, Freestone, Gonzales, Guadalupe, Hays, Hidalgo, Hill, Jim Wells, Karnes, Kendall, Kenedy, Kleberg, Lee, Leon, Madison, McLennan, Medina, Milam, Navarro, Nueces, Refugio, Robertson, San Patricio, Starr, Travis, Willacy, Williamson, Wilson

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2003 FEHB Significant Plan Changes (Continued)

SECTION 4

PLANS SPLITTING A SERVICE AREA

Enrollees in this plan under the 2002 enrollment code shown below should check their plan brochure to determine which 2003 code they should be under.

State	Plan	Code (2002)	Code (2003)
NY	Univera Healthcare	Q8	KQ, Q8

Note: Univera Healthcare will split its service area into two enrollment codes. Univera Healthcare-Southern Region (Allegany, Cattaraugus and Chautauque counties) will get a new enrollment code KQ, and Univera Healthcare-Northern Region (Erie, Genesee, Niagara, Orleans and Wyoming counties) will retain the current enrollment code Q8. Current Federal members enrolled in code Q8 who live or work in the counties designated as the Southern Region must enroll in KQ or a new plan during Open Season.

FL	Av-Med	EM	EM, ML
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(Note: Av-Med Health Plan will split their FEHB contract into two separate contracts which will result into two enrollment codes. Av-Med Health Plan - South Region will get a new enrollment code ML, and Av-Med Health Plan - North Region (Tampa) will retain the current enrollment code EM. Any current Federal members under the enrollment code EM who reside in the counties assigned to the South Region must change plans during open season. Federal subscribers will not be automatically transferred to the South Region enrollment code ML. Av-Med members in the South Region that wish to remain with Av-Med for contract year 2003 must make a positive election into Av-Med Health Plan - South Region, enrollment code ML, during open season.

SECTION 5

NEW PLANS ENTERING THE PROGRAM

State	Plan	Code
FL	Health Plan Southeast	RK
FL	J M H Health Plan	J8
MT	New West Health Plan	NV
PR	Humana Health Plans (POS)	ZJ

SECTION 6

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan	Code	Counties Added
IL	Union Health Service	76	Kane, Kendall, Will
IN	Physicians Health Plan	DQ	Elkhart
IL	Health Alliance	FX	DeKalb, Adams, Brown, Pike, LaSalle, Grundy, Kendall (Note: The counties of Hancock and Schuyler will be moved from the Macomb service area to the Quincy service area)
IL	BlueChoice	9G	St. Clair, Madison
MA	Fallon Community Health Plan	JV	Amesbury, Erving, Groveland, Merrimac, New Salem, Salisbury, Newbury, Newburyport, West Newbury, Warwick, Wendell
MO	Coventry Health Care of Kansas	HA	Andrew, Carroll, Gentry, Grundy, Livingston, Pettis
MA	ConnectiCare	TE	Franklin, Hampden, Hampshire
MN	Avera	AV	Expands in the state of Minnesota to include counties of: Rock, Nobles, Jackson, Cottonwood, Murray, Pipestone
NY	GHI HMO Select	6V	Richmond, Nassau, Suffolk

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2003 FEHB Significant Plan Changes (Continued)

NY	MVP Healthcare	MX	Sullivan
OH	Blue HMO (formerly Health Maintenance Plan)	R5	Remainder of the following counties: Ashtabula, Darke, Highland, Logan, Madison, Sandusky, Van Wert. They will add the following counties: Adams, Auglaize, Belmont, Crawford, Guernsey, Hardin, Hocking, Knox, Marion, Mercer, Morrow, Muskingum, Perry, Pike, Richland, Ross, Scioto, Wyandot
PA	UMPC	8W	Erie, Crawford, Warren, McKean, Mercer, Venango, Forest, Elk, Cameron, Lawrence, Butler, Armstrong, Jefferson, Clearfield, Beaver, Allegheny, Indiana, Cambria, Blair, Washington, Westmoreland, Greene, Fayette, Somerset, Bedford, Clarion
PA	Health America	26	Crawford, Erie, Forrest, Venango, Warren
UT	Altius Health Plan	9K	Expanding into the remainder of Sanpete County
WA	Kitsap Physicians Service	VT	King County
VA	MD-IPA	JP	Culpeper, Greene, Madison, Wise, City of Norton
WI	Dean Health Plan	WD	Green, Juneau, Vernon
SECTION 7			
PLAN NAME CHANGES			
State	Plan Name (Old)	Code	Plan Name (New)
OH	Health Maintenance Plan	R5	Blue HMO
NY	Univera Healthcare - WNY	Q8	Univera Healthcare
	Aetna U.S. Healthcare, Inc.		Aetna Health Inc.
SECTION 8			
PLANS DROPPING A POINT OF SERVICE PRODUCT			
State	Plan	Code	
NV	Health Plan of Nevada	NM	
SECTION 9			
PLANS ADDING AN OPTION			
State	Plan	Code	Option Added
IL	Humana	75	Standard Option
NY	HIP of New York	51	Standard Option
TN	HealthSpring	6K	Standard Option
TX	Humana	UR	Standard Option
OH	Health Plan of the Upper Ohio Valley	U4	Standard Option
Nationwide	APWU	47	Consumer-driven Option
SECTION 10			
PLANS DROPPING AN OPTION			
State	Plan	Code	Option Dropped
MN, WI	Health Partners Classic	53	Standard Option